

Form 309

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Michael J. Szudarek
Debtor(s)

:
:
:
:
:
:
:

Case No. 21-21330-CMB
Chapter: 13

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND
TERMINATING WAGE ATTACHMENT**

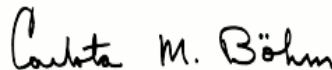
AND NOW, this *The 14th of November, 2022*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349. Creditors are directed to 11 U.S.C. §108(c) for time limits on filing a lawsuit to collect. **Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.**

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.



Carlota M. Böhm, Judge
United States Bankruptcy Court

Case Administrators to serve:
All Creditors and All Parties In Interest

In re:
Michael J. Szudarek
Debtor

Case No. 21-21330-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 14, 2022

User: auto
Form ID: 309

Page 1 of 5
Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2022:

Recip ID	Recipient Name and Address
db	+ Michael J. Szudarek, 4523 Zane Place, Pittsburgh, PA 15214-1330
15382243	# Alltran, PO Box 722929, Houston, TX 77272-2929
15382258	David J. Apothaker, Esq., Apothaker & Apothaker, 520 Fellowship Road, Suite C-306, Po Box 5496, Mount Laurel, NJ 08054-5496
15397081	David J. Apothaker, Esq., Apothaker Scian PC, 520 Fellowship Road, Suite C-306, Po Box 5496, Mount Laurel, NJ 08054-5496
15382286	+ Waste Management Company, 2625 W. Grandview Road, Phoenix, AZ 85023-3109
15382285	+ Waste Management Company, c/o Receivable Management Services LLC, Po Box 19646, Minneapolis, MN 55419-0646
15397088	Weltman, Weinberg & Reis Co., LPA, 436 7TH Ave., Ste 2500, Pittsburgh, PA 15219-1842

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkfilings@zwickerpc.com	Nov 15 2022 03:26:00	American Express National Bank c/o Zwicker & Assoc, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
cr	+ EDI: AISACG.COM	Nov 15 2022 08:23:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Nov 15 2022 08:23:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnjts@grblaw.com	Nov 15 2022 03:26:00	Ross Township, 437 Grant Street, 14th Floor, Frick Building, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
15393883	Email/PDF: bncnotices@becket-lee.com	Nov 15 2022 03:35:51	AMEX TRS Co., Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15382244	+ Email/PDF: bncnotices@becket-lee.com	Nov 15 2022 03:35:50	American Express Corporation, Attn Bankruptcy Dept, Po Box 981540, El Paso, TX 79998-1540
15382245	+ Email/PDF: bncnotices@becket-lee.com	Nov 15 2022 03:35:50	American Express Corporation, Po Box 981531, El Paso, TX 79998-1531
15387226	+ Email/Text: bkfilings@zwickerpc.com	Nov 15 2022 03:26:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
15382246	+ Email/PDF: bncnotices@becket-lee.com	Nov 15 2022 03:35:50	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15382247	+ EDI: BANKAMER.COM	Nov 15 2022 08:18:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15382248	+ EDI: BANKAMER.COM	Nov 15 2022 08:18:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413

District/off: 0315-2

User: auto

Page 2 of 5

Date Rcvd: Nov 14, 2022

Form ID: 309

Total Noticed: 66

15389257	+ EDI: BANKAMER2.COM	Nov 15 2022 08:23:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15397726	+ Email/Text: alexis@multisourcellc.com	Nov 15 2022 03:26:00	Brickhouse OpCo I LLC, 4053 Maple Road Suite 122, Amherst, NY 14226-1058
15382249	+ EDI: CAPITALONE.COM	Nov 15 2022 08:23:00	Capital One, Attn: Bankruptcy Dept, Po Box 30285, Salt Lake City, UT 84130-0285
15382251	+ EDI: CAPITALONE.COM	Nov 15 2022 08:23:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15382254	+ EDI: CAPONEAUTO.COM	Nov 15 2022 08:23:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15382253	+ EDI: CAPONEAUTO.COM	Nov 15 2022 08:23:00	Capital One Auto Finance, Attn Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
15398059	+ EDI: AISACG.COM	Nov 15 2022 08:23:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15388366	EDI: CAPITALONE.COM	Nov 15 2022 08:23:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15394883	+ Email/Text: bankruptcy@cavps.com	Nov 15 2022 03:26:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15382256	+ Email/Text: bankruptcy@cavps.com	Nov 15 2022 03:26:00	CitiBank, c/o Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
15382257	+ Email/Text: bankruptcy@sw-credit.com	Nov 15 2022 03:26:00	Comcast, c/o Southwest Credit Systems, 4120 International Parkway, #100, Carrollton, TX 75007-1957
15385441	+ EDI: DISCOVER.COM	Nov 15 2022 08:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
15382260	+ EDI: DISCOVER.COM	Nov 15 2022 08:23:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15382259	+ EDI: DISCOVER.COM	Nov 15 2022 08:23:00	Discover Financial, Attn Bankruptcy Dept, Po Box 3025, New Albany, OH 43054-3025
15401651	+ Email/Text: kbarkley@bernsteinlaw.com	Nov 15 2022 03:26:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15382261	Email/Text: collecadminbankruptcy@fnni.com	Nov 15 2022 03:26:00	First National Bank of Omaha, Attn Bankruptcy Dept, Po Box 3128, Omaha, NE 68103
15382263	Email/Text: collecadminbankruptcy@fnni.com	Nov 15 2022 03:26:00	First National Bank of Omaha, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103
15396482	EDI: JEFFERSONCAP.COM	Nov 15 2022 08:23:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15382255	EDI: JPMORGANCHASE	Nov 15 2022 08:23:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15382265	EDI: JPMORGANCHASE	Nov 15 2022 08:23:00	JP Morgan Chase Bank, c/o Bankruptcy Dept, Po Box 15298, Wilmington, DE 19850
15394848	+ Email/Text: RASEBN@raslg.com	Nov 15 2022 03:26:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15382266	Email/Text: bankruptcydepartment@tsico.com	Nov 15 2022 03:26:00	Nationwide Credit Inc., Po Box 15130, Wilmington, DE 19850-5130
15397084	EDI: PENNDEPTREV	Nov 15 2022 08:23:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15397084	Email/Text: RVSVCBICNOTICE1@state.pa.us		

District/off: 0315-2

User: auto

Page 3 of 5

Date Rcvd: Nov 14, 2022

Form ID: 309

Total Noticed: 66

		Nov 15 2022 03:26:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15402375	EDI: PRA.COM		
		Nov 15 2022 08:23:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15397085	+ Email/Text: paparalegals@pandf.us		
		Nov 15 2022 03:26:00	Patenaude & Felix, A.P.C, 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
15390796	EDI: PENNDEPTREV		
		Nov 15 2022 08:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15390796	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Nov 15 2022 03:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15382268	+ Email/Text: bankruptcyteam@quickenloans.com		
		Nov 15 2022 03:26:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15382267	+ Email/Text: bankruptcyteam@quickenloans.com		
		Nov 15 2022 03:26:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15391451	+ Email/Text: bankruptcyteam@quickenloans.com		
		Nov 15 2022 03:26:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit MI 48226-3408
15406591	+ Email/Text: ebnjts@grblaw.com		
		Nov 15 2022 03:26:00	Ross Township, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15382269	+ Email/Text: bankruptcy@sw-credit.com		
		Nov 15 2022 03:26:00	Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958
15382270	+ Email/Text: bankruptcy@sw-credit.com		
		Nov 15 2022 03:26:00	Southwest Credit Systems, 4120 International Parkway #100, Carrollton, TX 75007-1958
15382271	+ EDI: RMSC.COM		
		Nov 15 2022 08:23:00	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15398055	+ EDI: RMSC.COM		
		Nov 15 2022 08:23:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15382272	+ EDI: RMSC.COM		
		Nov 15 2022 08:23:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15382830	+ EDI: RMSC.COM		
		Nov 15 2022 08:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15382274	+ EDI: RMSC.COM		
		Nov 15 2022 08:23:00	Synchrony Bank - JC Penney, Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15382275	+ EDI: RMSC.COM		
		Nov 15 2022 08:23:00	Synchrony Bank - Paypal Credit, Po Box 965060, Orlando, FL 32896-5060
15382276	+ EDI: RMSC.COM		
		Nov 15 2022 08:23:00	Synchrony Bank - Sam's Club, Attn Bankruptcy Dept., Po Box 965060, Orlando, FL 32896-5060
15382278	+ EDI: RMSC.COM		
		Nov 15 2022 08:23:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15382277	+ EDI: RMSC.COM		
		Nov 15 2022 08:23:00	Synchrony Bank/Amazon, Attn Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15382279	+ EDI: RMSC.COM		
		Nov 15 2022 08:23:00	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005
15382280	+ EDI: RMSC.COM		
		Nov 15 2022 08:23:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15382281	+ EDI: WTRRN BANK.COM		
		Nov 15 2022 08:23:00	Target, c/o TD Bank, Po Box 673, Minneapolis, MN 55440-0673
15382282	+ EDI: WTRRN BANK.COM		
		Nov 15 2022 08:23:00	Target, c/o Financial & Retail Srvs, Mailstop BT

District/off: 0315-2 User: auto Page 4 of 5
Date Rcvd: Nov 14, 2022 Form ID: 309 Total Noticed: 66

15397486	EDI: USBANKARS.COM	Nov 15 2022 08:23:00	POB 9475, Minneapolis, MN 55440-9475 U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
15382283	EDI: USBANKARS.COM	Nov 15 2022 08:23:00	US Bank/RMS CC, Attn Bankruptcy Dept, Po Box 5229, Cincinnati, OH 45201
15382284	EDI: USBANKARS.COM	Nov 15 2022 08:23:00	US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201

TOTAL: 61

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans, LLC
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15382250	*+	Capital One, Attn Bankruptcy Dept, Po Box 30285, Salt Lake City, UT 84130-0285
15382252	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15397080	*+	Cavalry SPV I LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
15397083	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15397082	*+	Discover Financial, Attn Bankruptcy Dept, Po Box 3025, New Albany, OH 43054-3025
15382262	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3113, OMAHA NE 68102-1593, address filed with court:, First National Bank of Omaha, Attn Bankruptcy Dept, P.o. Box 3128, Omaha, NE 68103
15382264	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3113, OMAHA NE 68102-1593, address filed with court:, First National Bank of Omaha, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103
15382273	*+	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15397086	*+	Target, c/o TD Bank, Po Box 673, Minneapolis, MN 55440-0673
15397087	*+	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 2 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Quicken Loans LLC bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Ross Township jhunt@grblaw.com

District/off: 0315-2

User: auto

Page 5 of 5

Date Rcvd: Nov 14, 2022

Form ID: 309

Total Noticed: 66

Kenneth Steidl

on behalf of Debtor Michael J. Szudarek julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st
eidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Maria Miksich

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8